

#### STATE OF MISSISSIPPI COUNTY OF DESOTO

# **SPECIAL WARRANTY DEED**

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), cash in hand paid, and other good, legal and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the undersigned, Wells Fargo Bank, N.A., successor by merger to Wells Fargo Bank Minnesota, N.A., as Trustee f/k/a Norwest Bank Minnesota, N.A., as Trustee for the registered holders of Structured Asset Securities Corporation, Structured Asset Investment Loan Trust, Mortgage Pass-Through Certificates, Series 2003-BC4, by Ocwen Loan Servicing, LLC, successor by merger to Ocwen Federal Bank, FA, its Attorney In Fact, by and through its duly authorized and appointed officer or director, does hereby Grant, Bargain, Sell, Convey, and Specially Warrant unto Melisa James, GRANTEE(S), that certain land and property

Home Land

situated and being in DeSoto County, State of Mississippi, to-wit: LOT 134, SECTION "A", NORTH CREEK SUBDIVISION, LOCATED IN SECTION 20, TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS RECORDED IN PLAT BOOK 60, PAGE 41-42, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

Also known as 8901 SWEET FLAG LOOP, SOUTHAVEN, MS 38671

Parcel ID #: 1-08-4-20-01-0-00134.00

The property hereinabove described was acquired by the Grantor by instrument recorded in Book 589 at Page 115 in the aforesaid County and State.

"Grantor covenants that it has possession of the said land and has a right to convey it, and warrants the title against the lawful claims of all persons claiming by, through, and under it, but not further otherwise"

The following reservations from and exceptions to this conveyance and the warranty of title made herein shall apply.

- (1) All easements, rights-of-way and prescriptive rights whether of record or not, pertaining to any portions(s) of the herein described property (hereinafter, the "Property");
- (2) All valid oil, gas and mineral rights, interest or leases, royalty reservations, mineral interest and transfers of interest of any character, in the oil, gas or minerals of record in any county in which any portion of the Property is located;
- (3) All restrictive covenants, terms conditions, contracts, provisions, zoning ordinances and other items of record in any county in which any portion of the Property is located, pertaining to any portions(s) of the Property, but only to the extent that same are still in effect;
- (4) All presently recorded instruments (other than liens and conveyances by, through or under the Grantor) that affect the Property and any portion(s) thereof:
- (5) Ad valorem taxes, fees and assessments, if any for the current year and all prior and subsequent years, the payment of which Grantee assumes (at the time of transfer of title), and all subsequent assessments for this and all prior years due to change(s) in land usage (including, but not limited to, the

presence or absence of improvements, if any, on the Property), ownership, or both, the payment of which Grantee assumes; and

(6) Any conditions that would be revealed by a physical inspection and survey of the Property

WITNESS my signature this the _	1l	_day of <u>Deluber</u>
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Wells Fargo Bank, N.A., successor by merger to Wells Fargo Bank Minnesota, N.A., as Trustee f/k/a Norwest Bank Minnesota, N.A., as Trustee for the registered holders of Structured Asset Securities Corporation, Structured Asset Investment Loan Trust, Mortgage Pass-Through Certificates, Series 2003-BC4, by Ocwen Loan Servicing, LLC, successor by merger to Ocwen Federal Bank, FA, its Attorney In Fact

BY:

S: \_\_\_\_\_JOSEPH H

Director



STATEOF (DAUDIT			
COUNTY OF ORANGO			
Personally appeared before me, the undersigned authority in and for the said			
	day of <u>December</u> , 2008, within		
my jurisdiction, the within named	EPH HILLERY, who		
acknowledged thathe is			
LLC, successor by merger to Ocwen Federal Bank, FA, its Attorney In Fact for			
Wells Fargo Bank, N.A., successor by merger to Wells Fargo Bank Minnesota, N.A., as			
Trustee f/k/a Norwest Bank Minnesota, N.A., as Trustee for the registered holders of			
Structured Asset Securities Corporation, Structured Asset Investment Loan Trust,			
Mortgage Pass-Through Certificates, Series 2003-BC4, and that for and on behalf of			
said corporation and as the act and deed of said corporations, she executed the above			
and foregoing instrument after first having been duly authorized by Wells Fargo Bank,			
N.A., successor by merger to Wells Fargo Bank Minnesota, N.A., as Trustee f/k/a			
Norwest Bank Minnesota, N.A., as Trustee for the registered holders of Structured			
Asset Securities Corporation, Structured Asset Investment Loan Trust, Mortgage Pass-			
Through Certificates, Series 2003-BC4 so to do.			
Given under my hand and official seal, this the			
	***************************************		
Tax ID No.: 1-08-4-20-01-0-00134.00			
Transfer Tax: \$  Return to after recording:	Send new tax bills to:		
U.S. Land Title, LLC	Melisa James		
1900 The Exchange Building 500	8901 Sweet Flag Loop		
Atlanta, GA 30339 72-9770933	Southand mo 38671		
File No: 85006325	NA A		
Client No.: 32025199			
Document prepared by:			

Brad D. Wilkinson 601-948-3595	
Wilkinson Law Firm, P.C.	
511 Keywood Circle	
Flowood, MS 39232	

POA #: 1803

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# LIMITED POWER OF ATTORNEY

Wells Fargo Bank, N.A. successor by merger to Wells Fargo Bank Minnesota, N.A., a national banking association, (formerly known as Norwest Bank Minnesota, N.A.) (the "Company") hereby irrevocably constitutes and appoints Ocwen Loan Servicing, LLC (hereinafter called "Ocwen"), and any other officer or agent thereof, with full power of substitution, as its true and lawful attorney-in-fact with full irrevocable power and authority in the place and stead of the Company and in the name of the company or in its own name from time to time in Ocwen's discretion, for the purpose of servicing mortgage loans, to take any and all appropriate action and to execute any and all documents and instruments which may be necessary or desirable to accomplish the purposes of servicing mortgage loans, and without limiting the generality of the foregoing, the Company hereby gives Ocwen the power and right, on behalf of the Company, without assent by the Company, to do the following, to the extent consistent with the terms and conditions of the Pooling and Servicing Agreements and the Servicing Agreements attached hereto as Exhibit A (the "Agreements"):

(A) to direct any party liable for any payment under any loans to make payment of any and all moneys due or to become due thereunder directly to Ocwen or as Ocwen shall direct and in the name of the Company or its own name, or otherwise, to take possession of and endorse and collect any checks, drafts, notes, acceptances, or other instruments for the payment of moneys due under any loans (including those related to mortgage insurance), to file and receive payment for any hazard insurance claim filing; (B) to execute substitutions of trustee, reconveyance documents, foreclosure documents, grant deeds, and other instruments conveying real property, including the execution, acknowledgement, delivery, filing, and recordation of a deed or deeds of conveyance, agreements of sale and other ancillary documents necessary for the absolute sale and disposal of the properties, or any part thereof, with such clause or clauses, and agreement or agreements as the attorney in fact shall deem proper and expedient and such other documents as Ocwen deems necessary to carry out its obligations to service the mortgage loans; (C) to ask or demand for, collect, receive payment of and receipt for, any and all moneys, claims, and other amounts due or to become due at any time in respect of or arising out of any loans; (D) to commence and prosecute any suits, actions, or proceedings at law or in equity in any court of competent jurisdiction to collect the loans or any thereof and to enforce any other right in respect of any loans; and (E) generally, to do, at Ocwen's option, at any time, and from time to time, all acts and things which Ocwen deems necessary to protect, preserve, or realize upon the loans and the liens thereon and to effect the intent of the Agreements all as fully and effectively as the Company might do.

> When recorded return to: Ocwen Loan Servicing, LLC Attn: Johnna Miller 1661 Worthington Rd, Ste 100 West Palm Beach, FL 33409

Company hereby ratifies all that said attorneys shall lawfully do or cause to be done by virtue hereof. This power of attorney is a power coupled with an interest and shall be irrevocable.

DATED this 8th day of August, 2007

Wells Fargo Bank, N.A., a national

banking association

Scott Runkles
Its: Vice President

Witness

Witness

Colleen Perry

STATE OF MARYLAND COUNTY OF HOWARD

On this 8<sup>th</sup> day of August, 2007 before me, the undersigned, a notary public, personally appeared Scott Runkles, Vice President of Wells Fargo Bank, N.A., a national banking association, who resides at 9062 Old Annapolis Road Columbia, Maryland, who is personally known to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that they executed the same in his/her capacities and that by their signatures on the instrument the persons of the entry upon behalf of which the persons acted, executed the instrument.

Witness my hand and official seal.

Signature

Kathleen A. Dean, my commission expires 2/1/2009

## Exhibit "A"

Ocwen Mortgage Loan Trust Asset-Backed Certificates, Series 1998-OAC1

Salomon Brothers Mortgage Securities VII, Inc., Floating Rate Mortgage Pass-Through Certificates, Series 1999-3

Southern Pacific Secured Assets Corporation, Mortgage Loan Asset-Backed Pass-Through Certificates, Series 1997-4

Southern Pacific Secured Assets Corporation, Mortgage Loan Asset-Backed Pass-Through Certificates, Series 1998-1

Southern Pacific Secured Assets Corporation, Mortgage Loan Asset-Backed Pass-Through Certificates, Series 1998-2

Southern Pacific Secured Assets Corporation, Collateralized Asset-Backed Notes Trust, Series 1998-H1

Fund America Investors Trust 1997-NMC1 Collateralized Mortgage Obligation Series 1997-NMC1 A/K/A National Mortgage Corporation, Phase 1997-NMC1

Fund America Investors Trust 1998-NMC1 Collateralized Mortgage Obligation Series 1998-NMC1

Amresco Residential Securities Corporation Mortgage Loan Trust 1999-1

Amresco Residential Securities Corporation Mortgage Loan Trust 1998-3

First Alliance Mortgage Loan Trust 1998-3, Mortgage Loan Asset-Backed Certificates, Series 1998-3

First Alliance Mortgage Loan Trust 1998-4, Mortgage Loan Asset Backed Certificates, Series 1998-4

First Alliance Mortgage Loan Trust 1999-1, Mortgage Loan Asset Backed Certificates, Series 1999-1

First Alliance Mortgage Loan Trust 1999-2, Mortgage Loan Asset Backed Certificates, Series 1999-2

First Alliance Mortgage Loan Trust 1999-3, Mortgage Loan Asset Backed Certificates, Series 1999-3

Delta Funding Home Equity Loan Trust 1994-2

Delta Funding Home Equity Loan Trust 1997-2

Delta Funding Home Equity Loan Trust 1997-3

Delta Funding Home Equity Loan Trust 1997-4

Delta Funding Home Equity Loan Trust 1998-1

Delta Funding Home Equity Loan Trust 1998-2

Delta Funding Home Equity Loan Trust 1998-3

Delta Funding Home Equity Loan Trust 1998-4

# **Exhibit A Continued**

Asset Backed Securities Corporation Home Equity Loan Trust 2001-HE1

Delta Funding Home Equity Loan Trust 1996-1

Delta Funding Home Equity Loan Trust 1996-2

Delta Funding Home Equity Loan Trust 1996-3

Delta Funding Home Equity Loan Trust 1999-2

Delta Funding Home Equity Loan Trust 1999-3

Delta Funding Home Equity Loan Trust 2000-1

Delta Funding Home Equity Loan Trust 1995-1

Delta Funding Home Equity Loan Trust 1995-2

Delta Funding Home Equity Loan Trust 1999-1

Delta Funding Home Equity Loan Trust 1997-1

Access Financial Mortgage Loan Trust 1996-3

City Capital Home Loan Trust 1998-4 Asset-Backed Notes, Series 1998-4

City Capital Home Loan Trust 1999-1 Asset-Backed Notes, Series 1999-1

City Capital Home Loan Trust 1998-3 Asset-Backed Notes, Series 1998-3

City Capital Home Loan Trust 1998-2 Asset-Backed Notes, Series 1998-2

City Capital Home Loan Trust 1998-1 Asset-Backed Notes, Series 1998-1

Equicon Mortgage Loan Trust 1994-2

Equicon Mortgage Loan Trust 1995-1

Equicon Mortgage Loan Trust 1995-2

Access Financial Mortgage Loan Trust 1996-1

Access Financial Mortgage Loan Trust 1996-2

Ocwen Mortgage Loan Asset Backed Certificates Series 1998-OFS1

Ocwen Mortgage Loan Asset Backed Certificates Series 1997-OFS3

Salomon Brothers Mortgage Securities VII, Inc., Series 1999-SB3

Amortizing Residential Collateral Trust, 2001-BC4

#### **Exhibit A Continued**

Delta Funding Home Equity Loan Trust 2001-1

Delta Funding Home Equity Loan Asset-Backed Certificates Series 2001-2

Renaissance Home Equity Loan Asset-Backed Certificates, Series 2002-1

Renaissance Home Equity Loan Asset-Backed Certificates, Series 2002-2

Structured Asset Securities Corporation, Amortizing Residential Collateral Trust, Mortgage Pass-Through Certificates, Series 2002-BC5

Structured Asset Securities Corporation, Amortizing Residential Collateral Trust, Mortgage Pass-Through Certificates, Series 2002-BC6

Morgan Stanley Dean Witter Capital I Inc. Trust 2002-NC3, Mortgage Pass-Through Certificates, Series 2002-NC3

Renaissance Home Equity Loan Asset-Backed Certificates, Series 2002-3

Structured Asset Securities Corporation, Amortizing Residential Collateral Trust, Mortgage Pass-Through Certificates, Series 2002-BC8

Structured Asset Securities Corporation, Amortizing Residential Collateral Trust, Mortgage Pass-Through Certificates, Series 2002-BC9

Structured Asset Securities Corporation, Amortizing Residential Collateral Trust, Mortgage Pass-Through Certificates, Series 2002-BC10

Renaissance Home Equity Loan Asset-Backed Certificates, Series 2002-4

Renaissance Home Equity Loan Asset-Backed Certificates, Series 2003-1

Structured Asset Securities Corporation, Structured Asset Investment Loan Trust, Mortgage Pass-Through Certificates, Series 2003-BC3

Encore Credit Corporation, Mortgage Pass-Through Certificates, Series 2003-1

Structured Asset Securities Corporation, Structured Asset Investment Loan Trust, Mortgage Pass-Through Certificates, Series 2003-BC4

Asset Backed Securities Corporation Home Equity Loan Trust 2003-HE3, Asset Backed Pass-Through Certificates, Series 2003-HE3

Morgan Stanley ABS Capital I Inc. Trust 2003-SD1, Mortgage Pass-Through Certificates, Series 2003-SD1

Structured Asset Securities Corporation, First Franklin Mortgage Loan Trust, Mortgage Pass-Through Certificates, Series 2003-FF3

Renaissance Home Equity Loan Asset-Backed Certificates, Series 2003-3

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### **Exhibit A Continued**

Structured Asset Securities Corporation, Structured Asset Investment Loan Trust, Mortgage Pass-Through Certificates, Series 2003-BC12

Renaissance Home Equity Loan Asset-Backed Certificates, Series 2003-4

Terwin Mortgage Trust, Asset-Backed Certificates, Series TMTS 2003-8HE

Renaissance Home Equity Loan Asset-Backed Certificates, Series 2004-1

Renaissance Home Equity Loan Asset-Backed Certificates, Series 2004-2

Renaissance Home Equity Loan Asset-Backed Certificates, Series 2004-3

Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2007-OSI

Registered Holders of Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2007-SC1

COMMISSON OF THE PROPERTY OF T

I hereby certify this document to be a true, correct and complete copy of the record filed in my office. Dated this 13th day of November, 2000 Bertha Henry,

County Administrator.

**Deputy Clerk** 

Home-Land Title & Abstract File J-808015

INDEX: LOT 134, SECTION A, NORTH CREEK SUBDIVISION, SECTION 20, T1S, R8W, DESOTO COUNTY, MISSISSIPPI.

#### EXHIBIT "A"

LOT 134, SECTION "A", NORTH CREEK SUBDIVISION, LOCATED IN SECTION 20, TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS RECORDED IN PLAT BOOK 60, PAGE 41-42, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

RETURN TO HOME-LAND TITLE P.O. BOX 321408 FLOWOOD, MS 39232